

BENDETT & McHUGH  
ATTORNEYS AT LAW



June 26, 2018

Doreen L. Wilson  
P.O. Box 751  
Cornish, ME 04020

RE: 4 Trafton Street, Cornish, Maine

Dear Sir/Madam:

This firm serves as legal counsel to Federal National Mortgage Association, the mortgagee ("Mortgagee") for the mortgage from Doreen L. Wilson to GN Mortgage, LLC (the "Mortgage"), encumbering certain real property and improvements thereon located at 4 Trafton Street, Cornish, Maine (the "Property") which secures a certain promissory note (the "Note"; together with the Mortgage and all other documents executed in connection therewith, the "Loan Documents") of the same date.

Please be advised that the Note is in default for breach of the conditions contained in the Loan Documents, including without limitation the failure to make monthly payments due under the Note.

As of June 26, 2018, the full amount past due is \$55,150.85 (the "Cure Amount"). Pursuant to 14 M.R.S.A. § 6111, the Loan Documents, and/or the Maine Consumer Credit Code, you have a right to cure the default by paying the full Cure Amount on or before August 3, 2018 (the "Cure Date").

**Please be advised only certified funds will be accepted.** Please make the check payable to: Ditech Financial LLC, the servicer of the Mortgage and mail your payment to:

Bendett & McHugh  
270 Farmington, Ave., Suite 151  
Farmington, CT 06032  
ATTN: Jami Kenny

An itemization of the Cure Amount, including amounts of past due principal and interest, as well as fees, costs, and all charges required to cure the default is attached to this letter. The total amount needed to cure the default pursuant to this letter does not include any amounts that become due after the date of this letter. However, this will not change the amount needed to cure the default pursuant to this letter. If the default is not cured by the Cure Date, the balance of the Note may be deemed accelerated without further demand, and the Mortgagee or its successor or assignee (together, the "Lender") may proceed with foreclosure of the Mortgage. The Lender may also be entitled to all reasonable costs, expenses and fees incurred by the Lender in pursuing its remedies including, but not limited to, reasonable attorney's fees.

As of June 26, 2018, the Mortgage secures the amount of \$153,317.44.

Notwithstanding any acceleration, pursuant to the terms of the Mortgage and/or applicable law, at any time before a judgment enters enforcing the Mortgage, you may have the opportunity to reinstate

the mortgage loan by paying all sums which would then be due under the Mortgage had no acceleration occurred, including reasonable attorneys' fees and other costs of proceedings which have been incurred as of the date of such payment, and by complying with any reasonable requests of the Lender in connection with protection of its security interest in the Property, as set forth in the Mortgage. If you meet the conditions required to reinstate prior to the deadline established by applicable law and/or the loan documents, you will have the right to have the enforcement of the Mortgage discontinued, and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

You may have options available other than foreclosure. You may discuss available options with the Lender, its servicer if applicable, or a counselor approved by the United States Department of Housing and Urban Development ("HUD") (see attached list of agencies approved by HUD to assist mortgagors in the State to avoid foreclosure). Additional information may be found at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>. You are encouraged to explore available options prior to the Cure Date.

The contact information for an individual representing the lender that may modify the loan is: **Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709 Attn: Collection Department (800-643-0202)**

Also, you may assert through court action the nonexistence of a default or any other defense you may have to acceleration and sale of the property. If a court action for foreclosure is commenced, you also have a right to assert those claims or defenses in response to that action. Where mediation is available under state law (14 M.R.S.A. §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

**NOTICE:**

**THE LAW FIRM OF BENDETT AND MCHUGH, PC IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY WHICH DISCHARGED THIS DEBT, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.**

Very truly yours,

*Benjamin S. Cirrinone*

Benjamin S. Cirrinone, Esq.

SENT VIA FIRST CLASS CERTIFICATED, POSTAGE PREPAID

Itemization of Cure Amount through June 26, 2018

Principal Payment	\$50,561.82
59 missed payments	
Escrow Payment	(\$4,750.97)
Attorney's Fees	\$1,002.00
Late Charges Due	\$896.21
Title Report Fee	\$170.00
Property Preservation Expense	\$7,271.79
Total arrearage	\$55,150.85

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This listing is current as of **06/03/2018**.

## Agencies located in MAINE

<b>Agency Name:</b> MAINE STATE HOUSING AUTHORITY <b>Phone:</b> 207-626-4670 <b>Toll Free:</b> 800-452-4668 <b>Fax:</b> 207-626-4678 <b>Email:</b> dkjohnson@mainehousing.org <b>Address:</b> 353 Water Street AUGUSTA, Maine 04330-4665 <b>Counseling Services:</b> - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops <b>Languages:</b> - English <b>Affiliation:</b> <b>Website:</b> www.mainehousing.org <b>Agency ID:</b> 81227	
<b>Agency Name:</b> MAINE STATE HOUSING AUTHORITY <b>Phone:</b> 207-626-4670 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> dkjohnson@mainehousing.org <b>Address:</b> 353 Water St Augusta, Maine 04330-6113 <b>Counseling Services:</b> - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops <b>Languages:</b> - English <b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY <b>Website:</b> http://www.mainehousing.org <b>Agency ID:</b> 84456	
<b>Agency Name:</b> PENQUIS COMMUNITY ACTION PROGRAM <b>Phone:</b> 207-974-2403 <b>Toll Free:</b> 888-424-0151 <b>Fax:</b> 207-973-3699 <b>Email:</b> hmassow@penquis.org <b>Address:</b> 262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952 <b>Counseling Services:</b> - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops <b>Languages:</b> - English <b>Affiliation:</b> NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA <b>Website:</b> http://www.penquis.org <b>Agency ID:</b> 81649	
<b>Agency Name:</b> MIDCOAST MAINE COMMUNITY ACTION <b>Phone:</b> 207-442-7963 <b>Toll Free:</b> 800-221-2221 <b>Fax:</b> 207-443-7447 <b>Email:</b> candice.carpenter@mmccorp.org <b>Address:</b> 34 Wing Farm Pkwy Bath, Maine 04530-1515 <b>Counseling Services:</b> - Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling <b>Languages:</b> - English - Spanish <b>Affiliation:</b> <b>Website:</b> http://www.midcoastmainecommunityaction.org <b>Agency ID:</b> 80502	
<b>Agency Name:</b> WALDO COMMUNITY ACTION PARTNERS <b>Phone:</b> 207-338-6809 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 9 Field St Ste 201 Belfast, Maine 04915-6661	

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops  
 - Services for Homeless Counseling

**Languages:** - English  
 - French  
 - German

**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://waldocap.org>  
**Agency ID:** 90310

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.ceimaine.org>  
**Agency ID:** 80985

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516  
**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)  
**Agency ID:** 81144

**Agency Name:** COMMUNITY FINANCIAL LITERACY  
**Phone:** 207-797-7890  
**Toll Free:**  
**Fax:**  
**Email:** [crwaganje@cflmaine.org](mailto:crwaganje@cflmaine.org)  
**Address:** 309 Cumberland Ave Ste 202  
 Portland, Maine 04101-4982

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling

**Languages:** - English  
 - French  
 - Other  
 - Swahili  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://cflmc.org/>  
**Agency ID:** 80649

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St 5Th Floor  
 Portland, Maine 04101  
**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
**Languages:** - English  
 - Spanish  
**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.  
**Website:** <http://www.moneymanagement.org>  
**Agency ID:** 82632

**Agency Name:** PINE TREE LEGAL ASSISTANCE, INCORPORATED  
**Phone:** 207-774-8211  
**Toll Free:**  
**Fax:** 207-828-2300  
**Email:** [nheald@ptla.org](mailto:nheald@ptla.org)  
**Address:** 88 Federal St  
 PO Box 547  
 PORTLAND, Maine 04101-4205  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Pre-purchase Counseling  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
**Languages:** - Arabic  
 - ASL  
 - Cambodian  
 - Cantonese  
 - Chinese Mandarin  
 - Creole  
 - Czech  
 - English  
 - Farsi  
 - French  
 - Hindi  
 - Hmong  
 - Indonesian  
 - Korean  
 - Polish  
 - Portuguese  
 - Russian  
 - Spanish  
 - Swahili  
 - Turkish  
 - Ukrainian  
 - Vietnamese  
**Affiliation:**  
**Website:** <http://www.ptla.org>  
**Agency ID:** 80635

**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.  
**Phone:** 207-764-3721  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 771 Main St  
 Presque Isle, Maine 04769-2201  
**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://www.acap-me.org>

**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-459-2903

**Toll Free:**

**Fax:** 207-490-5026

**Email:** [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Home Improvement and Rehabilitation Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Predatory Lending Education Workshops
  - Rental Housing Counseling
  - Services for Homeless Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.yccac.org>

**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:**

**Fax:** 207-795-4069

**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

**Address:** 17 Market Square

SOUTH PARIS, Maine 04281-1533

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Predatory Lending Education Workshops
  - Rental Housing Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 800-542-8227

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 97 Water St

Waterville, Maine 04901-6339

- Counseling Services:**
- Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685



Name and Address of Sender

Bendett and McHugh, P.C.  
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151  
Farmington, CT 06032

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- ☐ Adult Signature Restricted Delivery  
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Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	Postage	Handling Charge	Actual Value if Registered	Insured Value	if COD	Fee	Fee	Fee	Fee	Fee
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2	[Redacted]	.70	.60								
3	[Redacted]	.70	.60								
4	Doreen L. Wilson P.O. Box 751 Cornish, ME 04020	.70	.60								
5											
6											
7											
8											

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